

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings of the claims in the application:

Listing of Claims:

1. (Currently Amended) A method for preventing check fraud, the method comprising the steps of:

electronically creating a check containing a first set of information, the first set of information comprising at least a payee, an amount, a date, a customer name, and a check number;

attaching a bar code ~~[[on]]~~ to the check using electronic placement means wherein the bar code contains an associated customer's account number, an associated bank's routing number and ~~at least one piece~~ a second set of information, the second set of information is at least one of selected from the group consisting of the payee, the amount, the date, the customer's name, and the check number;

electronically transferring the account number, the routing number, and the ~~at least one piece~~ second set of information to ~~[[the]]~~ an associated bank;

presenting the check to the bank, the check containing a third set of information, the third set of information comprising at least a payee, an amount, a date, a customer name, and a check number;

scanning the bar code;

comparing the second set of information and the third set of information; and,

paying the check only if the second set of information ~~printed on the check~~ is identical to the corresponding portion of the third set ~~at least one piece of information on the bar code.~~

Claims 2-5 (Canceled)

6. (Currently Amended) A method for preventing fraud, the method comprising the steps of:

delivering to an associated drawee at least one negotiable instrument drawn to an associated drawer's account;

~~putting the at least one negotiable instrument into an electronic format to be viewed on a global computer network;~~

entering the information from the negotiable instrument into an electronic database;

linking the electronic database with the drawer's account;

transferring information from the electronic database to the global computer network;

providing an associated drawer access to the global computer network;

providing the drawer access to the information from the negotiable instrument;

~~viewing~~ accessing the at least one negotiable instrument on the global computer network;

and,

having the drawer advise the drawee whether or not to pay ~~which of the at least one negotiable instruments to pay.~~

7. (Currently Amended) The method of claim 6, wherein the at least one negotiable instrument is at least two negotiable instruments and the step of having the drawer advise the drawee whether or not to pay the at least one negotiable instrument ~~putting the at least one negotiable instrument into an electronic format to be viewed on the global computer network~~ comprises the step[[s]] of:

having the drawer advise the drawee which of the at least two negotiable instruments to pay.

~~entering the information from the negotiable instrument into an electronic database;~~

~~linking the electronic database with the drawer's account; and,~~

~~transferring information from the electronic database to the global computer network.~~

8. (Currently Amended) The method of claim 6, wherein ~~viewing~~ accessing the at least one negotiable instrument on the global computer network comprises the steps of:

determining if ~~any of the~~ at least one negotiable instrument~~[[s were]]~~ was created by the drawer; and,

electronically marking ~~any of the~~ at least one negotiable instruments ~~that were~~ if the at least one negotiable instrument was created by the drawer.

9. (Original) The method of claim 8, wherein the method further comprises the step of:

paying the at least one negotiable instrument that the drawer has advised the drawee to pay.

10. (Currently Amended) A method for preventing fraud, the method comprising the steps of:

creating at least one negotiable instrument containing a first set of information, the first set of information containing at least, a payee, an amount, a date, and an associated drawee's identity;

~~providing a machine-readable code;—~~

attaching ~~the~~ a machine readable code ~~[[on]]~~ to the at least one negotiable instrument, the machine readable code containing a second set of information, the second set of information comprising an associated drawer's account number, the drawee's routing number and at least one ~~piece of information selected from the~~ of the following group comprising, the payee, the amount, the date, the identity of the drawer, a memo, and an identifier number corresponding to the at least one negotiable instrument;

electronically transferring the ~~account number, the routing number, and the at least one piece~~ second set of information to the drawee; and,

entering the second set of information ~~account number, the routing number, and the at least one piece of information~~ into a database.

11. (Currently Amended) The method of claim 10, wherein electronically transferring the second set of information to the drawee ~~the method further~~ comprises the steps of the drawee:

receiving the at least one negotiable instrument, the negotiable instrument containing a third set of information, the third set of information comprising at least a payee, an amount, a date, a customer name, and a check number; and,
scanning the machine-readable code.

12. (Currently Amended) The method of claim 11, wherein the method further comprises the steps of the drawee;

comparing the second set of information and the third set of information ~~determining whether information printed on the at least one negotiable instrument is identical to the at least one piece of information on the machine readable code;~~ and,

paying the negotiable instrument only if the second set of information ~~on the machine-readable code~~ is identical to the corresponding portion of the third set ~~at least one piece of information on the at least one negotiable instrument.~~

Claims 13-19 (Canceled)

20. (Currently Amended) A method for integrating the creation and processing of negotiable instruments, the method comprising the steps of:

providing a drawer having an account with a corresponding account number;

providing a drawee with a drawee routing number;

creating at least one negotiable instrument containing a first set of information, the first set of information comprising ~~that contains at least,~~ a payee, an amount, a date, and a drawee's identity;

~~providing a machine-readable code; and,~~

attaching the machine readable code ~~[[on]]~~ to the at least one negotiable instrument, the machine readable code containing a second set of information, the second set of information comprising the drawer's account number, the drawee's routing number and at least one ~~piece of information selected from the~~ of the following group comprising, the payee, the amount, the date, the identity of the drawer, a memo, and a identifier number corresponding to the at least one negotiable instrument;

electronically transferring the second set of information to ~~the~~ an associated drawee bank;
~~providing a payee;~~

providing a payee bank;

presenting the at least one negotiable instrument to the payee;

having the payee transfer the at least one negotiable instrument to the payee bank;

having the machine readable code scanned;

~~having the payee scan the machine readable code;~~

~~having the payee electronically transfer the drawer's account number, the drawee's routing number, and the at least one piece of information to the payee bank;~~

having the payee bank electronically transfer the ~~drawer's account number, the drawee's routing number, and the at least one piece~~ results of the scan of the machine readable code of information to the drawee bank;

having the drawee bank determine whether the results of the scan of the machine readable code ~~drawer's account number, the drawee's routing number, and the at least one piece of information supplied by the payee bank~~ are identical to the second set of ~~information transferred to the drawee bank;~~ and,

having the drawee bank pay the at least one negotiable instrument only if the results of the scan of the machine readable code ~~drawer's account number, the drawee's routing number, and the at least one piece of information supplied by the payee bank~~ are identical to the second set of ~~information transferred to the drawee bank.~~

23. (Currently Amended) The method of claim 20, wherein the method further comprises the steps of:

providing an integrated system, wherein the drawee and the drawer's creation of the at least one negotiable instrument are linked, whereby when the at least one negotiable instrument is created, the first set of information is stored in a drawee database;

providing means for the drawer to ~~view~~ access the drawer's account;

having the drawee bank automatically update the drawer's account to reflect payment of the at least one negotiable instrument, thereby creating an up to date amount in the drawer's account.

Please add new claims 24-27 as follows:

24. (New) The method of claim 7, wherein the method further comprises the steps of:

determining if any of the at least two negotiable instruments were created by the drawer;
and,

electronically marking any of the at least two negotiable instruments that were created by the drawer.

25. (New) The method of claim 24, wherein the method further comprises the step of:

paying all of the negotiable instruments that the drawer has advised the drawee to pay.

26. (New) The method of claim 20, wherein having the machine readable code scanned comprises the steps of:

having the payee scan the machine-readable code; and,

having the payee electronically transfer the results of the scan of the machine readable code to the payee bank.

27. (New) The method of claim 20, wherein having the machine readable code scanned comprises the step of:

having the payee bank scan the machine readable code.